ACHWorks

1. Introduction

ACHWorks-REST is an API for facilitating ACH payments and processing using the REST protocol. **REST** stands for **Re**presentational **S**tate **T**ransfer and uses HTTP for communication and transmission of data. This protocol is one of the most popular platforms along with SOAP for building API systems. It uses the four basic HTTP methods POST, GET, PUT & DELETE to connect to an API server termed as a 'Request' and to receive the information or acknowledgment termed as a 'Response'. Since building an API suited for ACH payments are characterized by frequent updating and moving of data, the ACHWorks-REST system is designed and built to use only HTTP POST. Various information needs to be changed and logged internally in the system, hence even deleting a transaction requires updating information in the database. The general schematic for ACH processing using the REST API is described in Figure 1.1 below.
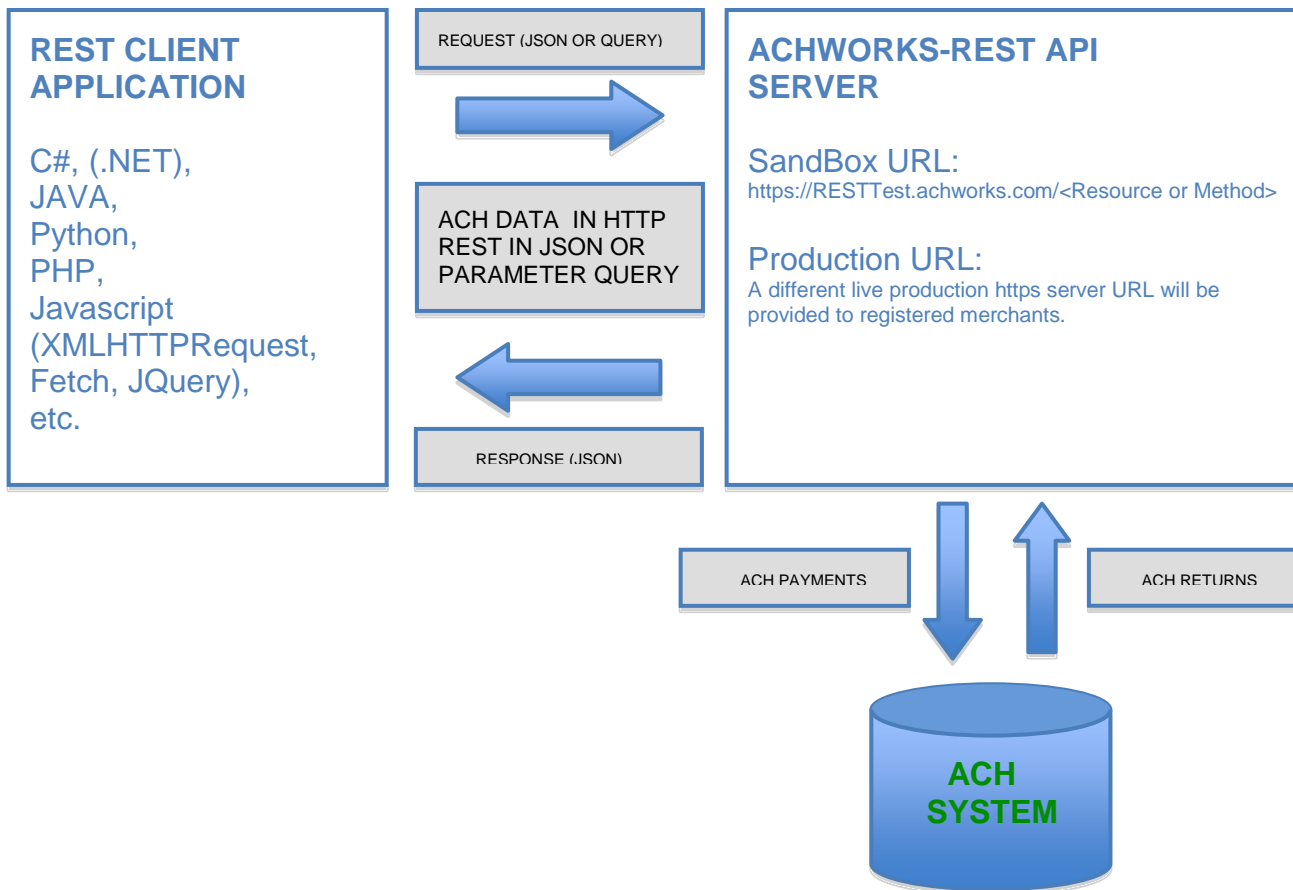
REST CLIENT APPLICATION

C#, (.NET),
JAVA,
Python,
PHP,
Javascript
(XMLHTTPRequest,
Fetch, JQuery),
etc.

REQUEST (JSON OR QUERY)

ACH DATA IN HTTP REST IN JSON OR PARAMETER QUERY

RESPONSE (JSON)

ACHWORKS-REST API SERVER

SandBox URL:
https://RESTTest.achworks.com/<Resource or Method>

Production URL:
A different live production https server URL will be provided to registered merchants.

ACH PAYMENTS

ACH RETURNS

ACH SYSTEM

Figure 1.1 The ACHWorks-REST Schematic Diagram

Contact ACHWorks today to obtain the complete developer guide and talk with a technical representative:
info@achworks.com **or 1 (866) 463-2439**